

## REMARKS

In view of the above amendments and following remarks, favorable reconsideration in this application is respectfully requested.

The undersigned counsel conducted a telephone interview with Examiner Nguyen on Jan. 3, 2011. The present Amendment incorporates revisions to the claims discussed during the interview, to overcome the prior art.

As discussed during the interview, the prior art to *Callen* (U.S. Patent No. 6,332,125) uses the termination rate for an employer so that it can determine how many employees will receive termination benefits. It is based entirely on the employer's past rates of termination and is a measure of the employer, not the employee. *Guiso* (article) teaches a telephone survey which asks people the chance they will have a job in 12 months. And, *Karni* is a survey of unemployment insurance options.

Thus, the prior art does not teach, individually or collectively, the claimed features of determining an unemployment risk score for an individual, especially based on individual personal data as claimed. Support for the changes are found at least at paragraphs 18, 29 and Fig. 2b (elements 721-724), Fig. 3 (elements 201-203), Fig. 4a (elements 302, 311-318), and Figs. 9, 11.

In the event there are any questions relating to this Amendment or to the application in general, it would be appreciated if the Examiner would telephone the undersigned attorney concerning such questions so that the prosecution of this application may be expedited.

Please charge any shortage or credit any overpayment of fees to BLANK ROME LLP, Deposit Account No. 23-2185 (Ref. 132770.00101). In the event that a petition for an extension of time is required to be submitted herewith and in the event that a separate petition does not accompany this response, Applicant hereby petitions under 37 CFR 1.136(a) for an extension of time for as many months as are required to render this submission timely. Any fee due is authorized above.

Respectfully submitted,

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